

Success Story

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SBA 7(a) Loan Helps Young Professionals Start their 'Bruster's Ice Cream Shop' in Atlanta Suburb

-- Owners Find Needed Capital at Sunrise Bank of Atlanta--

They say "location, location, location" is the prime consideration for a retail business start-up. This is especially true if your business happens to be a seasonal one like an ice cream shop.

Sombriah White and Roshanna Washington opened their Bruster's Real Ice Cream franchise in January 2003, using a \$366,000 SBA 7(a) Loan to build and equip their small business. Under their franchise agreement, they run their shop year-round in the Chapel Square Shopping Center at 4790 Flat Shoals Parkway.



These business partners, still in their twenties, knew they wanted to locate in South DeKalb with its concentration of African-American owned businesses. But to help find the best possible location, the two owners hired Harold Shumacher whose consulting firm, the Shumacher Group, has found sites for a dozen other Bruster's in metro Atlanta.

"Bruster's was a good fit for the Flat Shoals area," said Shumacher. "Considering its strong income level, this business is filling a void of name-brand retailers in South DeKalb."

Located in front of the shopping center with good visibility, the Bruster's is next to an Advance Auto Parts store and directly across Flat Shoals Parkway from a Publix grocery store.

Sombriah and Roshanna said they had to search hard for financing needed to set up their business, but they found what they needed. "We literally called every bank we saw on the SBA web site," said Roshanna. "We had excellent credit but we had to figure out a way to raise additional money for the business."

Co-owners, Sombriah White, left, and Roshanna Washington welcome customers to their Bruster's Ice Cream shop at 4790 Flat Shoals Parkway in DeKalb County.

Finally, the two were directed to Sunrise Bank of Atlanta and Shay Barkely, a Vice President and loan officer at the bank.

"We felt very comfortable with the loan," said Barkely. "They had good credit, good character, and good work experience in the retail sector." In order to get a loan the two owners were required to cover about 20 percent of the total project cost as well as provide collateral for their bank financing.

While business has been good for the owners, they both agree that their business is very seasonal and slows down a lot after students go back to school in the early fall. "We basically do six

months on and six months off,” says Sombriah of the business. “But we knew we had to adjust our game plan on how to survive the winter...you have to be in business to stay in business.”

Roshanna, a native of Milledgeville, received a BS Degree in Computer Information Systems at DeVry Institute of Technology. She has been with Home Depot since 1996 and is a computer programmer in the Atlanta home office. Roshanna helps with the ice cream shop during her off hours.

Sombriah, who grew up in Decatur, is full time with the business. She received her BA Degree in Business Management at Georgia State University and was employed with BellSouth Corporation for five years as a manager in the company’s Investor Relations Department.

The owners, who met through mutual friends, attended a two-week mandatory training class at Bruster’s headquarters in Bridgewater, Pennsylvania before they opened their shop. The company has over 178 franchise locations in 16 states and just went into Texas and Alabama.

All of the ice cream is made fresh daily at the store. This is an ongoing process, noted the owners. At the peak of the summer business, their Bruster’s will have close to a dozen employees. This employment peak is reduced by close to half when the late fall and winter months arrive.

Sombriah White and Roshanna Washington, Owners
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